



Fact Sheet

What is LifeSmarts?

LifeSmarts, the ultimate consumer challenge, is an educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for this knowledge. The program complements any curriculum in grades 6 through 12 and can be used as an activity for classes, groups, clubs, and community organizations. LifeSmarts competitions are run in a game show style and open to all teens in the United States in grades through 12. Teams of students compete online and in state matches, with the state high school winners going to the national competition to vie for the LifeSmarts championship title.

What Does LifeSmarts Teach Teens?

LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens. The content focuses on five key areas of consumer knowledge that teens need to know to function effectively in today's marketplace.

LifeSmarts participants learn about:

- Personal Finance
- Health and Safety
- The Environment
- Technology
- Consumer Rights and Responsibilities

Participants gain meaningful consumer knowledge, access to information, awareness of consumer resources, and confidence to participate in today's dynamic global marketplace. They also develop teamwork skills, self-esteem, verbal communication skills, and leadership abilities – and have fun in the process. LifeSmarts helps teens become better decision-makers and savvier consumers. It makes them aware of their rights and responsibilities as consumers, teaches them how to spot and avoid scams, helps them understand nutritional and other health information, and much more. Because many teens begin working during high school, LifeSmarts introduces them to workplace protections, too. It's easy to find materials to prepare for the competition. Government agencies, businesses, consumer groups, and trade associations provide Web sites, brochures, booklets, videos, teaching guides, textbooks, and other excellent educational resources. Much is available online or can be obtained by phone or mail. The National Consumers League's experts also use a broad range of consumer resources to develop lessons, flashcards, Web pages, and other study aids.

Who Runs the Program?

The National Consumers League (NCL), founded in 1899, is a national nonprofit organization that protects and promotes social and economic justice for consumers and workers in the United States and abroad. The League offers the learning experience of LifeSmarts to high school students and coaches throughout the United States. NCL operates LifeSmarts and works in partnership with other nonprofit, government, and education groups in each state.

In Missouri, LifeSmarts is coordinated by the Missouri Family, Career and Community Leaders of America (FCCLA). FCCLA is a nonprofit national career and technical student organization for young men and women in family and consumer sciences education in public and private high school through grade 12. Chartered in 1946, Missouri FCCLA has nearly 13,000 members in 400 local chapters, ranking as the fifth largest FCCLA state association.

American Century Investments of Kansas City is the financial sponsor for Missouri LifeSmarts. Founded in 1958, ACI is an investment firm that manages \$100 billion in assets. It serves professionals, institutions, corporations and individuals and helps to achieve their financial goals. ACI supports education for today's youth, particularly financial education, with funding used to support unique educational programs, such as LifeSmarts.

LifeSmarts National Competition

The LifeSmarts national competition is held in different cities across the United States, providing teens and coaches an opportunity to see and learn about different areas of the country. Champion teams from across the nation travel to represent their states at nationals, where students, coaches, and state coordinators meet sister teams, sightsee, experience days of intense competition, enjoy networking opportunities and tourist attractions, and walk away with an array of valuable prizes.

Missouri LifeSmarts Competition

The first Missouri LifeSmarts competition was held in 2004. A field of 29 teams competed that year, but none of the eligible teams chose to attend a state competition. The first statewide competition was held in 2005. Fifty-two teams participated in the LifeSmarts challenge. The event continued to grow in 2006 with 94 teams. In 2007, the number of participating teams grew to 109, involving 1,132 students altogether. Each team has four members with one optional alternate. The event is held in late February or early March each year in Jefferson City, Missouri.

State championship teams are:

2004 – no state championship event held

2005 – Maysville High School (Kathy Kagay, Coach)

2006 – Maysville High School (Kathy Kagay, Coach)

2007 – Maysville High School (Kathy Kagay, Coach)

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